

Exhibit GG

Approval Process & Guidelines

- Submit all marketing content to Francesco Matteini and Alexandria Degree for Pre-approval
- As long as it is approved by Cred Compliance, it is ok for Uphold to employ the use of:
 - Email marketing
 - Other communications tools to send marketing materials to Uphold users alerting them to the availability of the CredEarn products.
- Uphold will not advertise itself as a:
 - Broker
 - Finder
 - Lender
 - Arranger
 - Loan provider
- Uphold will provide the following disclaimer on join.uphold: a disclaimer at the bottom saying that “Platform is not a lender, loan broker, or loan arranger and is not offering anyone advice or assistance in obtaining a loan.”

Twitter Options:

Have you heard the news? Uphold US customers can now use Cred in 28 states! Start earning and borrowing at <https://uphold-earn.mycred.io/>

CredEarn gives Uphold users the ability to earn a substantial return on their digital currency assets. And it is now open to the US!

US Residents in 28 states now can earn up to 10% on BTC, 9% on XRP, 3% on USD and much more and will become eligible for crypt backed loans!

BREAKING NEWS: Cred has customers in over 111 countries and is now open to US residents in 28 states! Sign up for an Uphold account and activate CredEarn to start earning on your digital assets and become eligible for crypto backed loans.

US Residents can now activate CredEarn! Earning and borrowing digital assets at premium rates is no longer reserved for hedge funds or the super wealthy. Start earning interest on digital assets.

Attention US @Upholdinc users!!! Activate Cred Earn now to begin earning a return on your digital assets. Make your crypto work for you.

Blog Draft:

CredEarn Available In The US

US residents can earn up to 10% on digital assets, customers from 117 countries now enrolled

Cred and Uphold customers have a new reason to be excited today! For the first time, United States residents in 28 states will have the ability to borrow against their crypto and earn up to a10% APR on their digital assets—BTC, XRP, ETH, US Dollars, Euros and even Gold.

Customers from 117 countries have already signed up for CredEarn and Uphold's user base has been the first to benefit. Cred is staying true to its mission is to provide more equitable and inclusive lending and borrowing services leveraging blockchain technology.

"We are excited to offer Uphold customers in the US a borrowing and lending program that can improve everyone's finances,"
says Dan Schatt, President & Co-Founder of Cred.

"We scoured the globe in search of high-quality borrowing and lending opportunities that support local economies and contribute to sustainable growth, unlike traditional financial institutions that must rely on legacy infrastructure and outdated technology."

The most common interest rate on savings accounts in the United States is 0.01%. In Europe and Japan, many are living in a world of negative interest rates, where you literally are paying

your bank to save your money for you. If you haven't yet, join Uphold and activate CredEarn now.

"The concept of borrowing and lending against crypto assets is an innovative model that is garnering strong interest from our users," said JP Thieriot, co-founder and CEO of Uphold. "Cred has built a user experience that is easy, affordable and will provide significant value for our members."

You Asked, We Answered

When we launched CredEarn in mid-January, we were blown away by the response. Within the first 24 hours of launching CredEarn, we welcomed sign-ups in over 60 countries with XRP as the most pledged asset. We now have carefully worked through legal and compliance considerations and are thrilled to offer the Cred community located in the United States the opportunity to sign up with Cred.

Upon launch, we polled our community, and 49% of respondents thought that we should prioritize the launch of CredEarn in the US above adding higher returns and other tokens to the mix.

We worked around the clock with our legal and compliance teams to ensure that we can meet all regulatory requirements in the many US state jurisdictions. Now, CredEarn can be used by US residents in over half the country. If you want to take part in future polls and stay up to date on Cred news, make sure to join our Telegram group and follow us on Twitter.

How Does CredEarn Work?

CredEarn enables the crypto ecosystem to benefit from lending crypto assets and borrowing against them. Cred partners with leading wallets, stablecoin issuers, investment funds, and exchange providers to enable liquidity in the form of borrowing or lending. Cred doesn't work against its lenders by lending crypto to short sellers. Instead, Cred puts the digital assets to work by lending them to high-quality companies.

Cred offers crypto lending on a collateralized and guaranteed basis. Your crypto assets are used to lend. Cred acts as an intermediary between borrowers and lenders. The program is great for everyone who wants to earn a return on digital assets over time.

Those who are earning returns for a minimum of six months will be eligible for a line of credit, enabling customers to borrow US Dollars or Stablecoin against their crypto assets. Customers can earn a return on their crypto while allowing it to appreciate over time, in addition to accessing liquidity in the form of crypto-backed loans when needed.

How do I know my crypto assets are safe?

Cred works with various collateral agents and leading service providers to ensure the safety of your assets. During the loan term, Cred manages its risk by employing a hedging strategy that protects the assets to ensure we can deliver your assets back to you at maturity. While Cred is not a bank and the Cred product is not FDIC insured, the Cred team has decades of experience in lending, investments, financial technology and payments. Cred also works with high-quality custodians in the crypto space.

What states are supported?

At Cred, we always actively work with regulators and compliance advisors to further our mission of inclusive equitable lending and borrowing practices globally. While Cred is not in all states yet, it is actively working to obtain approvals in remaining US States. You will be seeing more and more states come online, and we will alert our community when they do.

The US states we currently support are Alaska, Arkansas, Colorado, Connecticut, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Massachusetts, Minnesota, North Carolina, Nebraska, New Jersey, New Mexico, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Utah, Virginia, Washington DC, West Virginia, Wyoming. We also support all US territories including Puerto Rico.

To sign up for CredEarn, click here:
CredEarn

About Cred

Cred is a decentralized global lending platform that facilitates open access to credit anywhere and anytime. Founded by former PayPal financial technology veterans, Cred has secured over \$300 million of lending capital with offices in San Francisco and Shanghai. Cred's mission is to harness the power of blockchain to allow everyone to benefit from low-cost credit products. Cred brings together a diverse team of entrepreneurial leaders, machine learning, and the power of blockchain technology.

For more information, visit mycred.io and activate CredEarn on Uphold here. Follow us on Twitter, LinkedIn, or join our community on Telegram.

Email:

CredEarn

US Residents Can Borrow and Earn Up To 10% on Crypto Assets

CTA: Sign Up for Free

Earning interest on your digital assets has never been so simple.

Cred Earn is designed to give everyone favorable interest rates on their digital currency holdings. And now for the first time, it is available in the US! Cred Earn has no account minimums and is free to use.

Cred is a better way to earn and borrow. Open an Uphold account and start earning a return now with Cred Earn.

CTA: Sign Up for Free